

What is claimed is:

[Claim 1] A system for completing a transaction using a transaction device comprising:

a RFID transaction device configured with a unique transaction device identifier associated with a URL, said RFID transaction device comprising a transaction device database for storing said transaction device URL;

a merchant system point-of-interaction (POI) device, said merchant system POI configured to communicate with said RFID transaction device to receive said URL; and

at least one of a third party and issuer in communication with said merchant, wherein at least one of a third party and issuer is configured to facilitate the association of said URL with said unique transaction device identifier.

[Claim 2] A system according to claim 1, wherein said merchant system includes a merchant system database, and wherein said POI is in communication with said RFID transaction device for transmitting and receiving data from said RFID transaction device in a contactless environment.

[Claim 3] A system according to claim 1, wherein said transaction device account issuer system is configured to maintain a transaction account associated with said RFID transaction device, said transaction account configured to correlate said unique transaction account identifier with said RFID transaction device URL.

[Claim 4] A system according to claim 3, wherein said transaction account is configured for use in completing a transaction request, wherein said transaction request includes providing said unique transaction device account identifier and said transaction device URL to at least one of said RFID transaction device database, said merchant, and said third party.

[Claim 5] A system according to claim 1, wherein at least one of said third party and said issuer system correlates said URL with at least one of incentive points, loyalty points, coupons, and discounts.

[Claim 6] A system according to claim 1, wherein at least one of said RFID transaction device identifier and URL are transferred in Track 1/Track 2 format.

[Claim 7] A system according to claim 1, wherein said URL is unique to at least one of said RFID transaction device account, said third party and said issuer system.

[Claim 8] A system according to claim 1, wherein said RFID transaction device is configured with at least two different URLs for use in different markets.

[Claim 9] A system according to claim 8, wherein said URLs may be configured for any use.

[Claim 10] A system according to claim 1, wherein said RFID transaction device is configured with a URL that can be modified by at least one of said issuer and said third party, wherein said modification of said URL does not impact said merchant system.

[Claim 11] A method for completing a transaction in a contactless environment said method including:

providing a URL to a radio frequency identification (RFID) transaction device;

facilitating the providing of said URL to at least one of a third-party incentive system and a transaction device issuer system, wherein at least one of said third-party incentive system and said transaction device issuer system facilitates correlating said URL with at least one of a transaction device account and a transaction account identifier to form a transaction request; and

facilitating the completion of said transaction request using at least one of said correlative transaction account and said correlative transaction account identifier.

[Claim 12] A method according to claim 11, further comprising providing a transaction account identifier to at least one of a merchant, issuer and third party.

[Claim 13] A method according to claim 12, wherein said step of providing a transaction account identifier comprises providing said transaction device identifier in Track 1 / Track 2 format.

[Claim 14] A method according to claim 12, wherein said step of providing a transaction account identifier comprises providing said transaction device identifier in a data record of variable format.

[Claim 15] A method according to claim 11, further including correlating the URL to at least one of a distinct third-party provider and transaction account issuer system.

[Claim 16] A method according to claim 11, wherein said step of providing a URL to a radio frequency identification (RFID) transaction device includes providing said URL which is unique to at least one of said RFID transaction device account, said third party and said issuer system.

[Claim 17] A computer-readable storage medium containing a set of instructions for a general purpose computer comprising:

providing a URL to a radio frequency identification (RFID) transaction device;

facilitating the providing of said URL to at least one of a third-party incentive system and a transaction device issuer system, wherein at least one of said third-party incentive system and said transaction device issuer system facilitate correlating said URL with at least one of a transaction device account and a transaction account identifier to form a transaction request; and

facilitating the completion of said transaction request using at least one of said correlative transaction device account and said correlative transaction account identifier.